

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Application Number	10/829,119
Filing Date	April 20, 2004
First Named Inventor	Stuart A. Fraser et al.
Art Unit	3624
Examiner Name	
Attorney Docket Number	CF/002 CON

Sheet 1 of 2

**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
AL		us-5,717,989	02/10/1998	Tozzoli et al.	
AL		us-5,802,497	09/01/1998	Manasse	
AL		us-5,878,139	03/02/1999	Rosen	
AL		us-6,477,513	11/05/2002	Walker et al.	
		US-			
		US-			
		US-			
		US-			
		US-			

**FOREIGN PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				

Examiner  
Signature

/Ann Loftus/

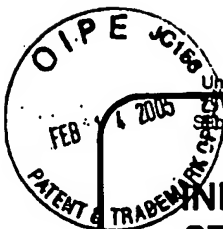
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Sheet 2 of 2

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First Named Inventor	Stuart A. Fraser et al.
Art Unit	3624
Examiner Name	
Attorney Docket Number	CF/002 CON

**NON PATENT LITERATURE DOCUMENTS**Examiner  
Initials\*Cite  
No.<sup>1</sup>

Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

T<sup>2</sup>

AL

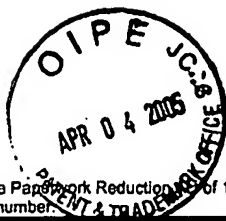
Munnell, Alicia H., et al., Mortgage Lending in Boston: Interpreting HMDA Data, *The American Economic Review*, Vol. 86, No. 1 (Mar., 1996), pp. 25-53.Examiner  
SignatureDate  
Considered

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PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0851-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)				<b>Complete if known</b>	
				Application Number	10/829,119
Sheet 1 of 1				Confirmation Number	6481
				Filing Date	April 20, 2004
				First Named Inventor	Stuart A. Fraser
				Art Unit	3624
				Examiner Name	Not Yet Known
				Attorney Docket Number	CF/002 CON

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
AL		4,903,201	02-20-1990	Wagner	
AL		5,840,569	06-17-1997	Miller et al.	

Examiner Signature		Date Considered	
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FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>4</sup>
		Country Code <sup>1</sup> - Number <sup>2</sup> - Kind Code <sup>3</sup>				
AL		WO 96/05563 A1	02-22-1996	Reuters Limited		
AL		EP 0828223 A2	03-11-1998	Hitachi, Ltd.		
AL		WO 98/34187 A1	08-06-1998	Autocom APS		

Examiner Signature		Date Considered	
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NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue numbers (s), publisher, city and/or country where published		
AL		eBay, eBay Inc., at <a href="http://www.ebay.com">http://www.ebay.com</a> (printed March 29, 2005).		

Examiner Signature	/Ann Loftus/	Date Considered	01/18/2007
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language translation is attached.

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# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

**(Use as many sheets as necessary)**

Sheet	1	of	1
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**Complete if Known**

<b>Application Number</b>	10/829,119
<b>Filing Date</b>	April 20, 2004
<b>First Named Inventor</b>	Stuart A. Fraser
<b>Art Unit</b>	3624
<b>Examiner Name</b>	Unknown
<b>Attorney Docket Number</b>	CF/002 CON

## NON PATENT LITERATURE DOCUMENTS

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Initials\*Cite  
No. 1

**Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.**

12

AI.

**Sanchez, Rene, "One-Sex-Only Clubs Come Under Attack Nationwide; D.C. Antibias Law Similar to Many Others", The Washington Post, October 13, 1987.**

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Signature**

/Ann Loftus/

Date Considered

01/18/2007

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First Named Inventor	Stuart A. FRASER
Art Unit	3624
Examiner Name	Not Yet Assigned
Attorney Docket Number	CF/002 CON

Sheet	1	of	1
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## U. S. PATENT DOCUMENTS

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## FOREIGN PATENT DOCUMENTS

[illegible]

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Signature

/Ann Loftus/

Date	
Considered	

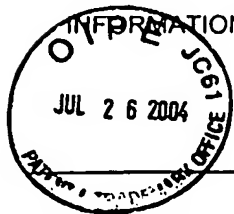
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FORM PTO-1449

U.S. DEPARTMENT OF COMMERCE  
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.  
CF/002 CONAPPLICATION NO.  
10/829,119APPLICANTS  
Stuart A. Fraser et al.CONFIRMATION  
6481FILING DATE  
04/20/04GROUP ART UNIT  
3624

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
AL	3,581,072	05/25/71	Nymeyer	235	152	
AL	4,677,552	06/30/87	Sibley, Jr.	364	408	
AL	5,038,284	08/06/91	Kramer	364	408	
AL	5,077,665	12/31/91	Silverman et al.	364	408	
AL	5,168,446	12/01/92	Wiseman	364	408	
AL	5,297,032	03/22/94	Trojan et al.	364	408	
AL	5,835,896	11/10/98	Fisher et al.	705	37	
AL	5,905,974	05/18/99	Fraser et al.	705	37	
AL	5,905,975	05/18/99	Ausubel	705	37	
AL	5,924,082	07/13/99	Silverman et al.	705	37	
AL	6,141,653	10/31/00	Conklin et al.	705	80	
AL	6,317,727 B1	11/13/01	May	705	37	
AL	6,363,365 B1	03/26/02	Kou	705	64	
AL	6,519,574 B1	02/11/03	Wilton et al.	705	35	

## FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
AL	WO 00/26745	05/11/00	PCT	G06F17	60		
AL	EP 1006472 A2	06/07/00	EPO	G06F17	60		

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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